

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security

Assumption of Executory Contract or unexpired Lease

Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
Tangella Williams

Case No.: 24-21257

Judge: Kaplan

Debtor(s)

**Chapter 13 Plan and Motions**

☒ Original

☐ Modified/Notice Required

Date: \_\_\_\_\_

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS WILL BE AFFECTED**

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.

Initial Debtor(s)' Attorney: /s/ JZ Initial Debtor: /s/ TW Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay to the Chapter 13 Trustee \$ 220 monthly for 60 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ \_\_\_\_\_ per month for \_\_\_\_\_ months; \$ \_\_\_\_\_ per month for \_\_\_\_\_ months, for a total of \_\_\_\_\_ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

The debtor's brother will begin to contribute about \$600 per month (or as needed if more is required) beginning December 2024 so the debtor can fund her Chapter 13 Plan. Once her 403b loan is paid in full in May 2027, then the brother's financial contribution will decrease at that moment as well so the Trustee payment remains the same.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering real property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: \_\_\_\_\_ Initial Co-Debtor: \_\_\_\_\_

**Part 2: Adequate Protection** ☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s), pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,650
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE**

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
SPS	house	\$7,059		\$7,059	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

**c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☐ NONE**

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt
Capital One Auto	2020 Hyundai Ioniq	\$13,488	surrender in full satisfaction of debt

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
NJHMFA	house (this is not a monthly payment due)  740 Putnam Avenue Lawrence, NJ 08648

**g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

**Part 5: Unsecured Claims** ☐ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 1,353 to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee
Aidvantage/Dept of Education	student	paid outside the Chapter 13 Plan	\$0

**Part 6: Executory Contracts and Unexpired Leases** ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

**Part 7: Motions** ☒ NONE

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).** ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Law Office of Peter Zimnis
- 3) Secured Creditors
- 4) Priority Creditors
- 5) General Unsecured Creditors
- 6) \_\_\_\_\_

**d. Post-Petition Claims**

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ NONE

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

**Part 10: Non-Standard Provision(s):**

Non-Standard Provisions:

☐ NONE

☒ Explain here:

The non-exempt equity on Schedule A is \$956, and the non-exempt equity on Schedule B is \$397 (for a total non-exempt equity of \$1,353).

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: \_\_\_\_\_

\_\_\_\_\_  
/s/ Tangella Williams

Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
/s/ John Zimnis

Attorney for the Debtor(s)

In re:  
Tangella D Williams  
Debtor

Case No. 24-21257-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 21, 2024

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2024:

Recip ID	Recipient Name and Address
db	+ Tangella D Williams, 740 Putnam Avenue, Lawrence Township, NJ 08648-4619
520454284	+ Capital Health Medical Center, PO Box 785831, Philadelphia, PA 19178-5831
520454285	+ Capital Health Medical Group, Attn # 17558X, PO Box 14000, Belfast, ME 04915-4033
520454286	+ Capital Health Systems, One Capital Way, Attn: Patient Accounts, Pennington, NJ 08534-2520
520454292	+ Complete Collection Service, 1007 North Federal Highway, # 280, Re: Penn Medicine Physicians, Fort Lauderdale, FL 33304-1422
520454293	+ Cooper Pest Solutions, PO Box 22302, Attn: Collections, Re: # 226087, New York, NY 10087-0001
520454298	+ Emerg Med Assoc- CHS, PO Box 80232, Philadelphia, PA 19101-1232
520454299	+ Exact Sciences, PO Box 981006, Boston, MA 02298-1006
520454304	+ Maniya Health Medical Group, 1078 White Horse Avenue, Attn: Collections, Hamilton, NJ 08610-1425
520454305	+ Mariam Maniya Internal Medicine, 1078 White Horse Avenue, Attn: Collections, Hamilton, NJ 08610-1425
520454310	++ NEW JERSEY HEALTHCARE SPECIALISTS, PO BOX 412138, BOSTON MA 02241-2138 address filed with court:, NJ Healthcare Specialists, PO Box 412138, Boston, MA 02241
520454311	+ NJHMF, 637 South Clinton Avenue, PO Box 18550, Trenton, NJ 08650-2085
520454313	+ Penn Dental Medicine, Central Billing Office, 240 South 40th Street, Philadelphia, PA 19104-6030
520454322	+ ProCo, 382 Main Street, Re: Jefferson Health Physicians, Salem, NH 03079-2412
520454323	+ ProCo, PO Box 2462, Re: Jefferson Health Physicians, Aston, PA 19014-0462
520454325	+ Radiolgy Affiliates Imaging, PO Box 786327, Philadelphia, PA 19178-6327
520454331	+ Wakefield & Assoc., 320 North Cedar Bluff Drive, Suite 300, Re: Emergency Phys Svc of NJ, Knoxville, TN 37923-4513

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 21 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 21 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520454280	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 21 2024 20:49:42	Ally Credit Card, PO Box 9222, Old Bethpage, NY 11804-9222
520454281	+ Email/Text: ally@ebn.phinsolutions.com	Nov 21 2024 20:36:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
520454282	^ MEBN	Nov 21 2024 20:35:15	Arcadia Recovery Bureau, PO Box 6768, Re: Capital Health Systems, Reading, PA 19610-0768
520454283	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 21 2024 20:37:00	Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
520454287	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 21 2024 20:49:39	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285

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520454288	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 21 2024 20:49:35	Capital One (Neiman & Marcus), PO Box 30285, Salt Lake City, UT 84130-0285
520454289	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Nov 21 2024 20:49:27	Capital One Auto, PO Box 259407, Plano, TX 75025-9407
520459219	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 21 2024 20:49:40	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520454290	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 21 2024 20:49:17	Carson Smithfield, PO Box 9216, RE: Merrick, Old Bethpage, NY 11804-9016
520454291	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 21 2024 20:37:00	Comenity Capital (Modells), PO Box 182120, Columbus, OH 43218-2120
520454294	+ Email/Text: bankruptcy_notifications@ccsusa.com	Nov 21 2024 20:37:00	Credit Collection Services, 725 Canton Street, Re: Quest Diagnostics, Norwood, MA 02062-2609
520454295	+ Email/PDF: creditonebkn notifications@resurgent.com	Nov 21 2024 20:49:21	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
520454296	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Nov 21 2024 20:49:41	DEPT OF ED / AIDVANTAGE, 1891 METRO CENTER DR, Reston, VA 20190-5287
520454297	Email/Text: customersupport@elevaterecoveries.com	Nov 21 2024 20:36:00	Elevate Recoveries, PO Box 910009, Re: UMCP at Plainsboro Ed NJ, Sherman, TX 75091
520454300	Email/Text: bankruptcy@frost-arnett.com	Nov 21 2024 20:36:00	Frost-Arnett, PO Box 198988, Re: NJ Healthcare Specialists, Nashville, TN 37219
520454301	+ Email/Text: Harris@ebn.phinsolutions.com	Nov 21 2024 20:37:00	Harris & Harris, 111 West Jackson Blvd, Suite 400, RE: Childrens Hospital of Phila, Chicago, IL 60604-4135
520454302	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Nov 21 2024 20:37:00	Hyundai Motor Finance, 4000 MacArthur Blvd., Ste 1000, Newport Beach, CA 92660-2544
520454303	+ Email/PDF: resurgentbkn notifications@resurgent.com	Nov 21 2024 20:49:41	LVNV Funding, 625 PILOT ROAD, SUITE 2/3, Re: Credit One, Las Vegas, NV 89119-4485
520454307	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 21 2024 20:49:33	Merrick Bank, PO Box 5721, Hicksville, NY 11802
520454308	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 21 2024 20:37:00	Midland Credit Management, Inc., 1 RIVERFRONT PLAZA, SUITE 310, Re: DC-2308-23, Newark, NJ 07102-5412
520454309	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 21 2024 20:37:00	Midland Credit Mngmt., 350 Camino De La Reina, Suite 100, Re: Synch, San Diego, CA 92108-3007
520454312	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 21 2024 20:49:31	Ollo Card Services, PO Box 660371, Dallas, TX 75266-0371
520454318	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 21 2024 21:04:03	Portfolio Recovery Assoc., 120 Corporate Boulevard, Suite 100, Re: Barclays; Comenity, Norfolk, VA 23502
520454317	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 21 2024 20:49:29	Portfolio Recovery Assoc., 120 Corporate Boulevard, Suite 100, Re: Comenity, Norfolk, VA 23502
520454321	Email/Text: signed.order@pfwattorneys.com	Nov 21 2024 20:36:00	Pressler & Pressler, Re: Midland Funding; DC 6697-19, 7 Entin Road, Parsippany, NJ 07054
520454320	Email/Text: signed.order@pfwattorneys.com	Nov 21 2024 20:36:00	Pressler & Pressler, Re: Midland Funding; DC 3632-19, 7 Entin Road, Parsippany, NJ 07054
520454319	Email/Text: signed.order@pfwattorneys.com	Nov 21 2024 20:36:00	Pressler & Pressler, Re: LVNV; DC 41-22, 7 Entin Road, Parsippany, NJ 07054
520454314	^ MEBN	Nov 21 2024 20:36:06	Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
520454315	^ MEBN		

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		Nov 21 2024 20:36:07	Penn Medicine, Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406
520454316	+ Email/Text: pcabkt@phillips-cohen.com		
		Nov 21 2024 20:36:00	Phillips & Cohen, 1002 Justison Street, Re: Merrick, Wilmington, DE 19801-5148
520454324	+ Email/Text: BankruptcyMail@questdiagnostics.com		
		Nov 21 2024 20:37:00	Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
520454326	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Nov 21 2024 20:37:00	SPS, P.O. Box 65250, Salt Lake City, UT 84165-0250
520454329	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Nov 21 2024 20:49:12	SYNCB/TJX, PO Box 965005, Orlando, FL 32896-5005
520454327	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Nov 21 2024 20:49:27	Syncb/Pay Pal, PO Box 960080, Orlando, FL 32896-0080
520454328	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Nov 21 2024 20:49:29	Syncb/Sam's Club, PO Box 965001, Orlando, FL 32896-5001
520454330	+ Email/Text: bncmail@w-legal.com		
		Nov 21 2024 20:37:00	Target, PO Box 59317, Minneapolis, MN 55459-0317
520454334	^ MEBN		
		Nov 21 2024 20:35:20	Weltman Werinberg & Reis, 520 Walnut Street, Suite 1355, Re: Comenity; Barclays, Philadelphia, PA 19106-3602
520454333	^ MEBN		
		Nov 21 2024 20:35:18	Weltman Werinberg & Reis, 520 Walnut Street, Suite 1355, Re: Portfolio Recovery; DC 2887-20, Philadelphia, PA 19106-3602
520454332	^ MEBN		
		Nov 21 2024 20:35:19	Weltman Werinberg & Reis, 520 Walnut Street, Suite 1355, Re: Portfolio Recovery; DC 992-20, Philadelphia, PA 19106-3602

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520454306	###	Mariam Maniya, MD, 941 White Horse Avenue, Suite 5, Hamilton, NJ 08610-1407

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2024 at the address(es) listed below:

Name	Email Address
------	---------------

District/off: 0312-3

User: admin

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Date Rcvd: Nov 21, 2024

Form ID: pdf901

Total Noticed: 58

Albert Russo

docs@russotruster.com

Denise E. Carlon

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans  
Structured Transaction Trust, Series 2019-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

John Zimnis

on behalf of Debtor Tangella D Williams njbankruptcylaw@aol.com.

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4